UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

In re:		Case No. 19-43928				
Giady	Gladys Nanjeke Kalimukwa		CHAPTER 13 PLAN			
		Origi	nal	x AMENDED		
	Debtor(s).	Date:	February 1, 2020			
I.	Disclosure of Nonstandard Provisions and Plan's Modification of Secured Debt:					
	A. Does this plan contain any nonstandard provisions (c_X_YesNo					
	B. Does this plan limit the amount of a secured claim ba (check one)? Yes	sed on a v	aluation of the collat	teral for the claim		
	X No C. Does this plan avoid a security interest or lien (check Yes	one)?				
langua; interes	X No Debtor has either not indicated "yes" in the applicable secting in this plan purporting to limit the amount of a secured to r lien is void. Even if the Debtor indicated "no" in Section declaim based on a valuation of the collateral for the claim ding.	claim base on 1.B or 3	ed on a valuation of t Section 1.C, the Deb	the collateral or to avoid a security of tor may seek to limit the amount of a		
II.	Means Test Result and Plan Duration:					
	Debtor is (check one): X a below median income debtor with a 36 month an above median income debtor with a 60 month and a 60 month and a 60 month and a 60 month a 6		_			
of allo	an's length shall not be less than the Debtor's applicable or wed unsecured claims over a shorter period or is modified length shall automatically be extended up to 60 months aft	post-confi	rmation. If the Debte	or is below median income, then the		
1II.	Plan Payments to the Trustee:	.11		or to the Theorem Calle		
NO	o later than 30 days after the order for relief, the Debtor shall A. AMOUNT: \$ 1,000.00	an comme	nce making paymen	ts to the Trustee as follows:		
	B. FREQUENCY (check one):					
	Monthly					
	X Twice per month Every two weeks					
	Weekly					
	C. TAX REFUNDS: The Debtor (check one):commits all tax refunds to funding the plan.	Committee	d refunds shall be na	id in addition to the plan payment		
	amount stated above.					
	 x does not commit; all tax refunds to funding D. PAYMENTS: Plan payments shall be deducted or ordered by the Court. 					

IV. Distribution of Plan Payments by the Trustee:

E.

OTHER:

Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcy law:

- A. ADMINISTRATIVE EXPENSES:
 - 1. Trustee. The percentage set pursuant to 28 USC §586(e).
 - 2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b).
 - 3. The Debtor's Attorney's Fees: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be \$ 4,000.00 . \$ 700.00 was paid prior to filing.

Approved attorney compensation shall be paid as follows (check one):

- a. Prior to all creditors
- b. Monthly payments of \$
- c. x All remaining funds available after designated monthly payments to the following creditors: After Rank 1 and 2.
- d. __ Other: ___.

If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C.

B.	CURRENT DOMESTIC SUPPORT OBLI	DOMESTIC SUPPORT OBLIGATIONS:		
	Creditor	Monthly amount		
	-NONE-	\$		

C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.

The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%.

For claims secured by personal property, the monthly payment amounts in the plan control.

For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X.

If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes.

1. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence (Interest included in payments at contract rate, if applicable):

Ongoing Payments:

Rank	Monthly Pay	<u>ment</u>	Creditor	Collateral	10.4 D
1	\$	1,000.00	Specialized Loan Servicing	3253 Destination Ave E Fife, WA 984 County Valued by Redfin.com	24 Pierce
Cure Pa	•				.
Rank	Month Payme	~	Collateral	Arrears to be Cured	Interest Rate
	\$	-NONE-		\$	<u>Kate</u> %

2. <u>Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured by</u> Real Property Other than the Debtor's Principal Residence:

Rank	Monthly Paymer	nt <u>Creditor</u>	<u>Collateral</u>		Interest Rate %
Cure Pa	Monthly Payment \$	Creditor -NONE-	<u>Collateral</u>	Arrears to be Cured	Interest Rate %
interest other pe pre-con	in any motor vehicle ersonal property acqui firmation adequate pr on Monthly Payment	a. 910 Collatera tract balance stated in tacquired for the person red within one year pre otection payments shall	aims Secured by Personal Property: L. the allowed proof of claim for a purcha al use of the Debtor within 910 days proceeding the filing date of the petition as I be paid by the Trustee in the amounts ounts stated as the "Monthly Payment"	receding the filing date of the s specified below. The Debtes s stated as the "Pre-Confirm	or stipulates that ation Adequate
<u>Rank</u>	Monthly Payment	Creditor -NONE-	<u>Collateral</u>	Pre-Confirmation Adequate Protection Monthly Payment \$	Interest Rate %
a timely collater as the "	objection to a proof of al. The Debtor stipula Pre-Confirmation Add	of claim or in an advers tes that pre-confirmation	a the proof of claim, unless otherwise pary proceeding, for a security interest on adequate protection payments shall hly Payment" or, if blank, in the amou	in personal property which be paid by the Trustee in the	is non-910 e amounts stated
Rank	Monthly Payment	Creditor -NONE-	Debtor's Value of Collateral S Collateral	Pre-Confirmation Adequate Protection Monthly Payment	Interest
	order stated in 11 U.	S.C. § 507(a). RITY UNSECURED C	full, on a pro rata basis, of filed and al CLAIMS: No funds shall be paid to not red creditors are paid in full, provided	npriority unsecured creditors	s until all

V. <u>Direct Payments to be made by the Debtor and not by the Trustee:</u>

Amount of Claim

The following claims shall be paid directly by the Debtor according to the terms of the contract or support or withholding order, and [Local Bankruptcy Form 13-4, eff. 12/17]

Percentage to be Paid

Creditor -NONE-

Rank

Reason for Special Classification

shall receive no payments from the Trustee. (Payment stated shall not bind any party.)

A. DIRECT PAYMENT OF DOMESTIC SUPPORT OBLIGATIONS:

-NONE-		S Current Mo	nthly Support Obligation	<u>Month</u> \$	ily Arrearage Payment
В.	OTHER DIREC	CT PAYMENTS:			
Creditor Select Portfol	io Sycin	Nature of Debt		nt of Claim	Monthly Payment

VI. Secured Property Surrendered:

The secured property described below will be surrendered to the following named creditors on confirmation.

The Debtor requests that upon confirmation, each creditor (including successors and assigns) to which the Debtor is surrendering property pursuant to this section be granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) to enforce its security interest against the property including taking possession and sale.

Creditor -NONE-

Property to be Surrendered

VII. Executory Contracts and Leases:

The Debtor will assume or reject executory contracts or unexpired leases as specified below. Assumption will be by separate motion and order, and any cure and/or continuing payments will be paid directly by the Debtor under Section V, unless otherwise specified in the plan. Any executory contract or unexpired lease not assumed pursuant to 11 U.S.C § 365(d) is rejected. If rejected, upon confirmation the creditor is granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) with respect to the property which is the subject of the rejected contract or lease, and any allowed unsecured claim for damages shall be paid under Section IV.E.

Contract/Lease -NONE-

Assumed or Rejected

VIII. Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$_0.00 \]. To obtain a discharge, the Debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. \$\\$ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of __ % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

Debtor is applying for a loan modification from Specialized Loan Servicing LLC and will seek court approval and have the Trustee make the trial period payments once received.

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ Ellen Ann Brown	/s/ Gladys Nanjeke Kalimukwa	February 1, 2020
Ellen Ann Brown 27992	Gladys Nanjeke Kalimukwa	Date
Attorney for Debtor(s)	DEBTOR	
February 1, 2020		
Date	DEBTOR	Date